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REMARKS

After entry of the foregoing preliminary amendments, the application includes claims 1-95. No claims have been amended by way of the present preliminary amendment.

Paragraph [0001] is amended so as to claim the benefit of five United States provisional patent applications. The present non-provisional application originally claimed priority to only one of the said five provisional patent applications. However, each of the said five provisional patent applications was filed by the present applicants no more than one year prior to the filing date of the present application. Accordingly, the present non-provisional application now properly claims the benefit of all said five provisional patent applications and incorporates the disclosures thereof by reference.

Paragraphs [0009], [0010], [0027] and the Abstract of the Disclosure are amended to correct typographical errors. No new matter has been added by such amendments.
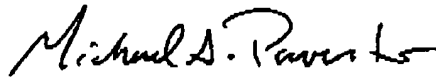
Paragraph [0047] is amended in order to ensure that certain language used in U.S. Provisional Application No. 06/223,232 is carried through to the present non-provisional application. The original language is found on page 3 of U.S. Provisional Application No. 06/233,232, in the last sentence of the second full paragraph. Applicants believe that the relevant subject matter described in the present non-provisional application, as filed, is consistent with that of the provisional patent application. However, for clarity, Applicants have reintroduced the original language to the present non-provisional application. As the present non-provisional application, as filed, incorporated U.S. Provisional Application No. 06/223,232 by reference as if set forth fully therein, Applicants submit that the amendment to paragraph [0047] does not introduce any new matter.

Attached hereto is a marked-up version of the changes made to the specification by the present preliminary amendment. The attached page is captioned "**Version with Markings to Show Changes Made.**"

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The Commissioner is hereby authorized to charge any additional fees required under 37 CFR §1.16 and 37 CFR §1.17 and all required extension of time fees, or to credit any overpayment, to Account No. 19-5029.

Respectfully submitted

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<u>**Version with Markings to Show Changes Made**</u>

In the specification:

Paragraph [0001] has been rewritten as follows:

[0001]   The present application claims the benefit of <u>the following United States</u> <u>provisional patent applications:</u> U.S. Provisional Patent Application Serial No. 60/223,232, filed August 4, 2000[,]<u>; U.S. Provisional Patent Application Serial No. 60/226,117, filed August 18,</u> <u>2000; U.S. Provisional Patent Application Serial No. 60/238,847 filed October 6, 2000; U.S.</u> <u>Provisional Patent Application Serial No. 60/245,867 filed November 7, 2000; and U.S.</u> <u>Provisional Patent Application Serial No. 60/253,298 filed November 27, 2000, all of which are</u> hereby incorporated by reference as if set forth fully herein.

Paragraph [0009] has been rewritten as follows:

[0009]   According to one or more embodiments, the network device may comprise a client device executing a browser. The browser may access a web page file that includes an instruction that causes the browser to request a client-side application from the host server. Preferably, the client-side application temporarily resides on the client device and is configured to manage the request/response process for the network device. The client-side application may receive the filtered consumer information elements from the host server and integrate[s] the filtered consumer information elements into a vendor's business process on behalf of the consumer. For example, the client-side application may auto-populate the filtered consumer information elements into at least one input field of the web page file and may allow the consumer to interact with the browser in order to submit the auto-populated web page file to the vendor server for processing. The consumer may edit the auto-populated consumer information elements or input additional consumer information elements. The client-side application may

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transmit the edited or added consumer information elements to the host server for storage in the information account.

Paragraph [0010] has been rewritten as follows:

[0010]   In alternative embodiments, the network device may comprise a vendor server interacting with a client device. In such embodiments, the vendor server may execute a server-side application for interacting with the database management system of the host server. The server-side application may receive the filtered consumer information elements from the database management system and integrate[s] the filtered consumer information elements into a vendor's business process on behalf of the consumer. For example, the server-side application may auto-populate the filtered consumer information elements into at least one input field of the web page file and may transmit the auto-populated web page file to the browser for display to the consumer. Any edits or additions to the consumer information elements that are made by the consumer may be passed to the server-side application and then on to the host server for appropriate storage in the information account. Further attributes and advantages will become apparent from the following detailed description of certain exemplary embodiments, the appended drawings and the claims.

Paragraph [0027] has been rewritten as follows:

[0027]   In one embodiment of the present invention, a single sign-on mechanism may be provided to allow a consumer to "sign-on" (provide username and password, etc.) for authentication to access an information account 110 at only a first website. The authentication status may then "follow" the consumer as the consumer accesses subsequent websites. At such subsequent websites, a consumer who has activated the single sign-on mechanism will not be asked to re-authenticate himself. For example, the host server 108 may maintain an

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authentication table (not shown) that records the consumer authentication information, the sign-on time and a browser identifier. When the consumer accesses a subsequent website that requires sign-on for accessing the information account 110, the client-side application 105 may communicate the browser identifier to the host server 108. The host server 108 may use the browser identifier to look up the consumer authentication information and previous sign-on time in the authentication table. The previous sign-on time may be compared to the current time in order to determine whether a time-out interval has expired. If the time-out interval has not expired, the host server 108 may acknowledge that the consumer is authenticated.

Paragraph [0047] has been rewritten as follows:

[0047]   FIG. 3 provides an abstract illustration of an information account 110 in accordance with other exemplary embodiments of the present invention. In the embodiment shown, an information account 110 is structured as multiple discrete XML aggregates 302a-c. The discrete XML aggregates 302a-c may comprise one primary "profile" record 302a and one or more information product records 302b-c. The profile record 302a may include a general profile of information elements 304 associated with the consumer. Information product records 302b-c contain consumer information elements that, for example, are specific to a particular product or service offered by a vendor, or that are important to vendors with similar consumer information needs. Aggregation of data elements according to information products allows quick and efficient retrieval of specific consumer information from the information account 110 through a request-response system.

The Abstract of the Disclosure has been rewritten as follows:

Consumers may centrally store, manage and distribute information using an information account stored in a central data repository. The information account is accessible [accessed]

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from any client device, without the need to permanently store or install proprietary software thereon. The information account comprises a plurality of consumer information elements stored in a tagged data format. A host server hosts a database management system for accessing the information account. A client-side application may manage communications with host server. Alternatively, the client device may interact with a vendor server that executes a server-side application for managing communications with the host server. In response to a request from the consumer, the host server may filter selected consumer information elements from the information account and transmit the filtered consumer information elements to the client-side or server-side application. The filtered consumer information elements may then be automatically integrated into a vendor business process on behalf of the consumer, if desired.

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